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Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Sheena	
	Write the name that is on your government-issued picture identification (for example, your driver's	First name	First name
		Middle name	Middle name
	example, your driver's	Jackson	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you	Sheena	
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Mahome-Jackson	
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 1078	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Sheena First Name	Jackson Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	2525 223rd St	If Debtor 2 lives at a different address:
	Number Street	Number Street
	Sauk Village Illinois 60411 City State Zip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	btor 1 Sheena	Jackson Case number (if known)	
	First Name	Middle Name Last Name	
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case	
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7  Chapter 11  Chapter 12  Chapter 13	)r
8.	How you will pay the fee	<ul> <li>✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local more details about how you may pay. Typically, if you are paying the fee yourself, you may pay we cashier's check, or money order If your attorney is submitting your payment on your behalf, you may pay with a credit card or check with a pre-printed address.</li> <li>☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application Individuals to Pay Your Filing Fee in Installments (Official Form 103A).</li> <li>☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7 judge may, but is not required to, waive your fee, and may do so only if your income is less than the official poverty line that applies to your family size and you are unable to pay the fee in install you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived Form 103B) and file it with your petition.</li> </ul>	ith cash, ur attorney for  7. By law, a 150% of ments). If
9.	Have you filed for bankruptcy within the last 8 years?	✓ No.           Yes. District         When MM / DD / YYYY         Case number MM / DD / YYYY           District         When MM / DD / YYYY         Case number MM / DD / YYYY           District         When MM / DD / YYYYY	
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.     Yes. Debtor Relationship to you   District When MM / DD / YYYY   Debtor Relationship to you   District When MM / DD / YYYY     Case number, if known   MM / DD / YYYY     Case number, if known	
11.	Do you rent your residence?	<ul> <li>✓ No. Go to line 12.</li> <li>✓ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your resident</li> <li>✓ No. Go to line 12.</li> <li>✓ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.</li> </ul>	

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Debtor 1 Sheena Jackson Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Sheena Jackson Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Sheena Jackson Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$1,000,001-\$10 million \$0-\$50,000 \$500,000,001-\$1 billion 19. How much do you **V** \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$100,000,001-\$500 million More than \$50 billion \$500,001-\$1 million \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Sheena Jackson Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 3/9/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Sheena		Jackson	Case number (if)	known)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the llso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	vhich § 707(b)(4)(D) applies, certify that I
represented by an	. ,	,		ules filed with the petition is incorrect.
attorney, you do not	•	, ,		,
need to file this page.	/s/ Jason Diaz		Date	3/9/2017
	Signature of Attorney	or Dehtor		M / DD / YYYY
	oiga.a.o oi / i.i.oo, i	0. 200.0.		
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			_	
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Sheena		Jackson					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

П	Check if this is an
	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
	raido or irriai you orii.
. Schedule A/B: Property (Official Form 106A/B)	\$57,000.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del></del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$14,026.00
.s. 66p) into 62, 16th passonal property, 16th 66th 66th 702 intilitial intilitial intilitial into 18th 66th 70th 70th 70th 70th 70th 70th 70th 70	ф74 000 00
1c. Copy line 63, Total of all property on Schedule A/B	\$71,026.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$162,091.00
S. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$11,936.00
	\$174,027.00
Your total liabilities	\$174,027.00
Tour total numinos	
Part 3: Summarize Your Income and Expenses	
art 3: Summarize Your Income and Expenses  . Schedule I: Your Income (Official Form 106I)	\$3,955.63
Part 3: Summarize Your Income and Expenses	\$3,955.63
Part 3: Summarize Your Income and Expenses  5. Schedule I: Your Income (Official Form 106I)	\$3,955.63 - \$3,235.00

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Jackson Debtor 1 Sheena \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,042.95 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to	identify your c	ase:					
Debtor 1	Sheena				Jackson			
Debtor 2	First Na	ıme	Middle N	ame	Last Name			
(Spouse, if fi	ling) First Na	me	Middle N	ame	Last Name			
United Sta	ates Bankrupto	y Court for the:	Northern		District of Illinois			
Case num	nber				(State)			
, ,	al Form 1	06A/B				]		Check if this is an amended filing
Sche	dule A/I	B: Prope	rty					12/1
category v responsibl write your	where you thing le for supplying name and ca	nk it fits best. I ig correct infor ise number (if l	Be as complete ar mation. If more sp known). Answer ev	nd ac pace very o	•	ople are o this fo	e filing together, both a rm. On the top of any a	re equally
			·		r Other Real Estate You Own or			
1. Do you	No. Go to Par		quitable interest i	n any	residence, building, land, or similar	propert	y?	
	Yes. Where is	the property?						
1.1	Street address		other description		at is the property? Check all that apply. Single-family home Duplex or multi-unit building	-	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
	Number	Street		Ħ	Condominium or cooperative  Manufactured or mobile home		Current value of the entire property? \$57000.00	Current value of the portion you own? \$57000.00
	Sauk Village City Cook County	Illinois State	60411 Zip Code		Land Investment property Timeshare		Describe the nature o interest (such as fee s the entireties, or a life	f your ownership imple, tenancy by
	County				Other		Check if this is co	mmunity property
				one		eck	(see instructions)	······································
					Debtor 1 only Debtor 2 only			
				ш	Debtor 1 and Debtor 2 only			
				Ħ	At least one of the debtors and another			
				pro	er information you wish to add about perty identification iber:	this ite	m, such as local	
If you	own or have n	nore than one, l	st here:				5	
1.2	Street address	s, if available, or	other description		nt is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative		the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
				ш	Manufactured or mobile home			
	Number	Street		Ħ	Land Investment property Timeshare		Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
	City	State	Zip Code	Who one	Debtor 1 only	eck	Check if this is co (see instructions)	mmunity property
				ш	Debtor 2 only Debtor 1 and Debtor 2 only			
				ш	At least one of the debtors and another			
					er information you wish to add about perty identification number:	this ite	m, such as local	

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Debtor 1	Sheena		Jackson Case number	er (if known)	
	First Name	Middle Name	Last Name		
	et address, if available, or o	ther description	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.  Current value of the portion you own?
			Investment property Timeshare	Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
City	State	Zip Code	Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another	Check if this is co (see instructions)	
			Other information you wish to add about this item property identification number:	, such as local	
you ha	the dollar value of the pove attached for Part 1. W	rite that number	all of your entries from Part 1, including any entrichere.	s for pages \$57	000.00
ou own t	hat someone else drives. If ins, trucks, tractors, sport u	you lease a vehicle	st in any vehicles, whether they are registered or n , also report it on Schedule G: Executory Contracts and prcycles		
3.1	Make Model: Year:	BMW X3 2007	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage:  Other information:	50000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$5800.00	Current value of the portion you own? \$5800.00
			Check if this is community property (see instructions)		
3.2	Make Model: Year:	Jeep Compass 2007	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> nims Secured by Property.
	Approximate mileage: Other information:	150000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$5575.00	Current value of the portion you own? \$5575.00
			Check if this is community property (see instructions)		

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•	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor 1 only Check if this is comminstructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Check if this is comminstructions)  At least one of the debtor 1 only Check if this is comminstructions)  The creational vehicles, other, fishing vessels, snowmobiles	only ors and another unity property (see e property? Check only ors and another unity property (see er vehicles, and acce	the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?	claims or exemptions. Pured claims on Schedule in aims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule in aims Secured by Property.  Current value of the portion you own?
kimate mileage: information: kimate mileage: information: aircraft, motor hom	•	one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor constructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor constructions)  Check if this is comministructions)  er recreational vehicles, other	only ors and another unity property (see e property? Check only ors and another unity property (see er vehicles, and acce	the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?	claims or exemptions. Puried claims or exemptions. Puried claims or exemptions. Puried claims or exemptions. Puried claims on Schedule arims Secured by Property.
kimate mileage: information: kimate mileage: information: aircraft, motor hom	•	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor 1 check if this is comminstructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor 1 check if this is comminstructions)  Check if this is comminstructions)	ors and another unity property (see e property? Check only ors and another unity property (see er vehicles, and acce	Creditors Who Have Clarent value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Clarent value of the entire property?	Current value of the portion you own?  claims or exemptions. Pured claims on Schedule laims Secured by Property.  Current value of the
information:  kimate mileage: information:  aircraft, motor hom	•	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor 2 only Check if this is comminstructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor 2 only Check if this is comminstructions)  er recreational vehicles, other	ors and another unity property (see e property? Check only ors and another unity property (see er vehicles, and acce	Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property?	Claims or exemptions. Pured claims on Schedule Laims Secured by Property.  Current value of the
information:  kimate mileage: information:  aircraft, motor hom	•	Debtor 1 and Debtor 2 of At least one of the debtor 1 Check if this is comminstructions)  Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of the debtor 3 o	ors and another unity property (see e property? Check only ors and another unity property (see er vehicles, and acce	Do not deduct secured the amount of any secu Creditors Who Have Clat Current value of the entire property?	claims or exemptions. Pured claims on Schedule laims Secured by Property.  Current value of the
ximate mileage: information: aircraft, motor hom	•	At least one of the debte Check if this is comminstructions)  Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debte Check if this is comminstructions)	ors and another unity property (see e property? Check only ors and another unity property (see er vehicles, and acce	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?	claims or exemptions. Pured claims on Schedule In aims Secured by Property.  Current value of the
kimate mileage: information: aircraft, motor hom	•	Check if this is comm instructions)  Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor Check if this is comm instructions)	unity property (see e property? Check  only ors and another unity property (see er vehicles, and acce	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule In in it is in i
kimate mileage: information: aircraft, motor hom	•	instructions)  Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor 1 of the debtor 2 of the debtor 3 of the deb	e property? Check  only ors and another unity property (see er vehicles, and acce	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule In in it is in i
kimate mileage: information: aircraft, motor hom	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor Check if this is comminstructions)	only ors and another unity property (see er vehicles, and acce	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule In in it is in i
kimate mileage: information: aircraft, motor hom	•	one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor Check if this is comminstructions)  er recreational vehicles, other	only ors and another unity property (see er vehicles, and acce	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule In in it is in i
kimate mileage: information: aircraft, motor hom	•	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor Check if this is comminstructions)  er recreational vehicles, other	ors and another unity property (see er vehicles, and acce	Creditors Who Have Clar Current value of the entire property?	aims Secured by Property.  Current value of the
information: aircraft, motor hom	•	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor Check if this is comminstructions) er recreational vehicles, other	ors and another unity property (see er vehicles, and acce	Current value of the entire property?	Current value of the
information: aircraft, motor hom	•	Debtor 1 and Debtor 2 of At least one of the debtor 2 of Check if this is common instructions)  er recreational vehicles, other	ors and another unity property (see er vehicles, and acce	entire property?	
aircraft, motor hom	•	At least one of the debte Check if this is comm instructions)	ors and another unity property (see er vehicles, and acce	essories	portion you own?
•	•	Check if this is comm instructions) er recreational vehicles, other	unity property (see er vehicles, and acce		
•	•	instructions)	er vehicles, and acce		
•	•	er recreational vehicles, oth	•		
•	•		•		
:		Who has an interest in the one.	e property? Check	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule</i>
		Debtor 1 only		Creditors Who Have Cla	ims Secured by Property.
kimate mileage:		Debtor 2 only		Current value of the	Current value of the
information:		Debtor 1 and Debtor 2	only	entire property?	portion you own?
		At least one of the debt	ors and another		
		_	unity property (see		
		instructions)			
			e property? Check		claims or exemptions. Pu
		one.			red claims on Schedule I
dan aka wallan sasa		Debtor 1 only		Creditors Who Have Cla	ıms Securea by Property.
kimate mileage:		Debtor 2 only		Current value of the	Current value of the
information:		Debtor 1 and Debtor 2	only	entire property?	portion you own?
		At least one of the debt	ors and another		
		Check if this is comm	unity property (see		
ki in	mate mileage:	mate mileage:	mate mileage:    Debtor 1 only     Debtor 2 only     Debtor 1 and Debtor 2 only     At least one of the debtor     Check if this is common instructions     Who has an interest in the one.     Debtor 1 only     Debtor 2 only     Debtor 1 and Debtor 2 only     Debtor 2 only     Debtor 3 and Debtor 2 only     Debtor 3 and Debtor	mate mileage:  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Debtor 1 only  Debtor 2 only  Current value of the entire property?  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class  Creditors Who Have Class  Current value of the entire property?  Current value of the entire property?

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Debtor 1 Sheena Jackson Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Television/Computer/Cellular Phone \$350.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1150.00 for Part 3. Write that number here .....

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Jackson Debtor 1 Sheena Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Illiana Financial CU \$500.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: \$1000.00 Illiana Financial CU 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Sheena	<u> </u>	Jackson	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotiab include personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory no	tes, and money orders.	
0.4					
21.	Retirement or pension Examples: Interests in If		, thrift savings accounts	s, or other pension or profit-sharing plans	
	No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:	Illinois Teachers Pensi	ion	\$1.00
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements of companies, or others  No	prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			. ———
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debt	or 1 Sheena First Name	Middle Ni	Jackson ame Last Name	Case number (if known)	
24.			ount in a qualified ABLE program, or under a	a qualified state tuition program	
24.		b)(1), 529A(b), and 529(b		a quanneu state tuition program.	
	✓ No				
	Yes	itution name and descript	tion. Separately file the records of any interests.	11 U.S.C. § 521(c):	
	_				
25.		-	operty (other than anything listed in line 1)	, and rights or powers	
	exercisable for yo	our benefit			
	No No December				
	Yes. Describe.	•			
26.			ecrets, and other intellectual property s, proceeds from royalties and licensing agreem	ents	
	, No		, , , , , , , , , , , , , , , , , , , ,		
	Yes. Describe.				
27.	Licenses, franchi	ses, and other general i	intangibles		
		_	es, cooperative association holdings, liquor lice	nses, professional licenses	
	<b>✓</b> No				
	Yes. Describe.				
Mor	ney or property o	wed to you?			Current value of the
Mor	ney or property o	owed to you?			Current value of the portion you own?
Mor	ney or property o	owed to you?			portion you own? Do not deduct secured
	ney or property o	·			portion you own?
		·			portion you own? Do not deduct secured
	Tax refunds owed  No Yes. Give spec	to you		Federal:	portion you own? Do not deduct secured
	Tax refunds owed  No Yes. Give speciabout the	to you		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed  No Yes. Give spec about the you already	to you  ific information im, including whether		State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed  No Yes. Give spectors about the you alread and the to	ific information em, including whether dy filed the returns ax years		State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spectors about the you alread and the to	ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spectors about the you alread and the to	ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance, div	State:  Local:  vorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spect about the you alread and the to the second	ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spect about the you alread and the to the second	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance, div	State:  Local:  vorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spect about the you alread and the to the second	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance, div	State:  Local:  vorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed  No Yes. Give spect about the you alread and the to the second	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance, div	State:  Local:  vorce settlement, property settlemen  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00
28.	Tax refunds owed  No Yes. Give spect about the you alread and the to the second	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance, div	State: Local:  vorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  Yes. Give spect about the you alread and the to the spect and the to the spect and spect	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance, div	State: Local:  vorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  Yes. Give spectabout the you alreat and the to the second of	to you  ific information Im, including whether Idy filed the returns Idy or lump sum alimony, specific information	e payments, disability benefits, sick pay, vacatio	State: Local:  Vorce settlement, property settlement  Alimony:  Maintenance: Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  Yes. Give spectabout the you alreat and the to the second of	to you  ific information Im, including whether Idy filed the returns Idy or lump sum alimony, specific information		State: Local:  Vorce settlement, property settlement  Alimony:  Maintenance: Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  Yes. Give spectabout the you alreat and the to the second of	to you  ific information im, including whether dy filed the returns ax years  or lump sum alimony, sp ific information	e payments, disability benefits, sick pay, vacatio	State: Local:  Vorce settlement, property settlement  Alimony:  Maintenance: Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  Yes. Give spectabout the you alreat and the to the second of	to you  ific information im, including whether dy filed the returns ax years  or lump sum alimony, sp ific information	e payments, disability benefits, sick pay, vacatio	State: Local:  Vorce settlement, property settlement  Alimony:  Maintenance: Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb <sup>1</sup>	tor 1 Sheena		Jackson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance polic Examples: Health, disability, o		avings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insurance of each policy and list its	company	npany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that If you are the beneficiary of a property because someone have the property because the property because the property because someone have the property because the property that is not property that is not property that is not property that is not property because someone have the property because t	iving trust, expect proce		, or are currently entitled to receive	
33.	Claims against third parties  Examples: Accidents, employs  No  Yes. Describe		nave filed a lawsuit or made e claims, or rights to sue	a demand for payment	
34.	Other contingent and unliq to set off claims  No Yes. Describe	 uidated claims of ever	y nature, including counterd	claims of the debtor and rights	
35.	Any financial assets you did No Yes. Describe	 not already list			
36.		-	rt 4, including any entries fo		\$1501.00
Part	-			nterest In. List any real estate in Part	1.
37.	No. Go to Part 6.  Yes. Go to line 38.	al or equitable interes	at in any business-related pro	C p C	current value of the ortion you own? To not deduct secured claims rexemptions
38.	Accounts receivable or con	nmissions you already	earned		i oxemptions
	Yes. Describe				
39.			dems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elect	ronic devices
	Yes. Describe				

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Debt	tor 1 Sheena	Jackson	Case number (if known)	
	First Name Middle Nam	e Last Name		
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of your t	trade	
	<b></b> No			
	<u> </u>			
	Yes. Describe			
41	Inventory			
41.	inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			<del>_</del>
43. <b>(</b>	Customer lists, mailing lists, or other compile	ations		
	<b>✓</b> No			
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.S.	C & 101(41A))?	
	List 20 year lists insidus personally lusinal	nable internation (ac connect in 1.1 cres	0.3.0.(,4).	
	No			
	Yes. Describe			
44.	Any business-related property you did not a	Iready list		
		-		
	<b>✓</b> No			
	Yes. Give specific			
	information	·		<del></del>
				<del></del>
45. A	dd the dollar value of all of your entries from	Part 5, including any entries for paç	ges you have attached	
for Pa	art 5. Write that number here			
<u></u>	D 1 . A . E 10	······································		
Part	Describe Any Farm- and Commerce If you own or have an interest in farmland, list it		ou Own or Have an Interest in.	
	ii you own or have an interest in familiand, list	tiiri ait i.		
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercial f	fishing-related property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
47	Farm animala			or exemptions
47.	Farm animals  Examples: Livestock, poultry, farm-raised fish			
	Livestock, poultry, lattit-taised listi			
	<b>✓</b> No			
	Yes. Describe			

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Debt	tor 1 Sheena First Name		ackson ast Name	Case number (if known)	
48.	Crops-either growing				
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did n	ot already list		
	✓ No				
	Yes. Describe				
				Г	
		I of your entries from Part 6, including		u have attached	
•				L	
Part 1	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did Not	List Above	
53.	Do you have other prop	perty of any kind you did not already lis			
		s, country club membership			
	✓ No  Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		<b>&gt;</b>
Part	8: List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	\$57000.00
56. <b>r</b>	oart 2 total vehicles, lin	e 5	\$11375.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$1150.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$1501.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54			
62.1	Fotal personal property.	Add lines 56 through 61	\$14026.00	Copy personal property total	+ \$14026.00
					\$71026.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill	in this inforr	nation to identify your case:		me reige ze s		
				Indoor o		
Dec	otor 1	Sheena First Name	Middle Name	Jackson Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Uni	ted States B	ankruptcy Court for the: No	rthern D	istrict of Illinois		
				(State)		
	se number nown)					
Of	fficial I	Form 106C			_	Check if this is an amended filing
Sc	hedule	C: The Propert	ty You Claim a	s Exempt		12/15
stat the tax- und you	te a specificamount of the exempt reduced in the exemption of the exemptio	ic dollar amount as exel f any applicable statutor etirement funds—may b	mpt. Alternatively, young limit. Some exempt e unlimited in dollar a to a particular dollar ne applicable statutory	n may claim the full fair ions—such as those for mount. However, if you amount and the value of amount.	r health aids, rights to red I claim an exemption of 1 of the property is determi	One way of doing so is to perty being exempted up to seive certain benefits, and 00% of fair market value ned to exceed that amount,
	✓ You a	re claiming state and federa	al nonbankruptcy exemp	tions. 11 U.S.C. § 522(b)(3	)	
	You a	re claiming federal exempti	ons. 11 U.S.C. § 522(b)(2	2)		
2.	For any pr	operty you list on Schedule	A/B that you claim as ex	xempt, fill in the information	n below.	
		ription of the property and hedule A/B that lists this	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption Check only one box for each		ic laws that allow exemption
	Brief description  BMW  Line from Schedule A	X3, 2007	\$5,800.00	\$ 100% of fair market vapplicable statutory li	value, up to any	ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief description		\$5,575.00		735	ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)

Jeep Compass, 2007

03

Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Line from

Schedule A/B:

☐ No

100% of fair market value, up to any

applicable statutory limit

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Debtor 1 Sheena Jackson Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$500.00 description: **✓** \$500.00 Checking account, 100% of fair market value, up to any Illiana Financial CU applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$1,000.00 description: **✓** \$1,000.00 Savings account, Illiana 100% of fair market value, up to any Financial CU applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief description: \$500.00 **✓** \$500.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief \$300.00 description: \$300.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$350.00 description: **✓** \$350.00 Television/Computer/Cellular 100% of fair market value, up to any Phone applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1006 Brief \$1.00 description: **✓** 

\$1.00

100% of fair market value, up to any

applicable statutory limit

Pension plan, Illinois

21

**Teachers Pension** 

Line from Schedule A/B:

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Fill in	this information to identify your case	de.	ı		
Debto	or 1 Sheena First Name	Jackson  Middle Name Last Name			
Debto		Windle Haire Last Haire			
(Spous	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois (State)			
Case (If knov	number vn)	(State)			
<u> </u>	icial Form 106D				Check if this is an amended filing
		ors Who Have Claims Secure	ed by Prop		12/1
		le. If two married people are filing together, both are equ			
more	space is needed, copy the Additio	nal Page, fill it out, number the entries, and attach it to t			
	and case number (if known).				
1. I	Do any creditors have claims se				
ļ	_	nit this form to the court with your other schedules. You have	e nothing else to rep	ort on this form.	
[	Yes. Fill in all of the information	n below.			
Part	1: List All Secured Claims				
2.	separately for each claim. If more th	or has more than one secured claim, list the creditor nan one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Column A  Amount of claim  Do not deduct the	Column B Value of collateral	Column C Unsecured portion
	name.		value of collateral.	that supports	If any
2.1	CREDIT ACCEPTANCE	Describe the property that secures the claim:	\$16,132.00	\$5,800.00	\$10,332.00
	Creditor's Name PO BOX 513	2007 BMW X3			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Southfield MI 48037	Unliquidated			
	City State ZIP Code  Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another  Check if this claim relates	Judgment lien from a lawsuit			
	to a community debt	Other (including a right to offset)			
	Date debt was 9/1/2016 incurred	Last 4 digits of account number5748			
2.2	HERTG ACCPT Creditor's Name	Describe the property that secures the claim:	\$6,959.00	\$5,575.00	\$1,384.00
	1420 S MICHIGAN	2007 Jeep Compass			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	SOUTH BEND IN 46556 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only  Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 9/1/2013 incurred	Last 4 digits of account number 8601			
	Add the dollar value of y here:	rour entries in Column A on this page. Write that number	\$23,091.00		

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Debtor 1 Sheena	Jackson	Case number (if known)		
Additional Page	diddle Name Last Name this page, number them beginning with 2.3, fo	Column A  Amount of claim Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
OCWEN LOAN Creditor's Name  12650 INGENUITY DR  Number Street  ORLANDO FL 32826  City State ZIP Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was 4/1/2006 incurred	Describe the property that secures the cla  32-25-314-020-0000  As of the date you file, the claim is: Check a  Contingent  Unliquidated  Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgager (such as mortgager (such as mortgager (such as tax lien, mechanic's such as ta	all that apply.	\$57,000.00	<u>\$54,200.0</u> 0
OCWEN LOAN Creditor's Name 12650 INGENUITY DR  Number Street  ORLANDO FL 32826 City State ZIP Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was 4/1/2006 incurred	Describe the property that secures the cla  32-25-314-020-0000  As of the date you file, the claim is: Check a  Contingent  Unliquidated  Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgate car loan)  Statutory lien (such as tax lien, mechanic's Judgment lien from a lawsuit  Other (including a right to offset)  Last 4 digits of account number	all that apply.	\$57,000.00	\$0.00
here:	ur entries in Column A on this page. Write the		-	

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Debtor 1 Sheena Jackson First Name Middle Name Last Name  Debtor 2 (Spouse, if filling) First Name Middle Name Last Name  United States Bankruptcy Court for the: Northem District of Illinois (State)  Official Form 106E/F  Schedule E/F: Creditors Who Have Unsecured Claims  12/15  Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106B). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Winhold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?    Yes.   Yes.									
First Name Middle Name Last Name  Debtor 2 (Spouse, If filing)  First Name Middle Name Last Name  United States Bankruptcy Court for the: Northem District of Illinois (State)  Official Form 106E/F  Schedule E/F: Creditors Who Have Unsecured Claims  Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Winh Hold Claims Secured by Property in more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  No. Go to Part 2.  Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor hole of a particular loading, list the creditor is Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	Fill	in this infor	mation to identify your c	ase:					
Debtor 2 (Spouse, Iffiling) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State)  Official Form 106E/F  Schedule E/F: Creditors Who Have Unsecured Claims  12/15  Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule 478: Property (Official Form 106A) and on Schedule 67: Executory Contracts and Unexpired Leases (Official Form 106A) to not include any creditors with partially secured claims that are listed in Schedule 57: Executory Contracts and Unexpired Leases (Official Form 106A). Do not include any creditors with partially secured claims that are listed in Schedule 57: Executory Contracts and Unexpired Leases (Official Form 106A). Do not include any creditors with partially secured claims that are listed in Schedule 57: Executory Contracts and Unexpired Leases (Official Form 106A). Do not include any creditors with partially secured claims that are listed in Schedule 57: Executory Contracts and Unexpired Leases (Official Form 106A). Do not include any creditors with partially secured claims that are listed in Schedule 57: Executory Contracts and Unexpired Leases (Official Form 106A). Do not include any creditors with partially secured claims that are listed in Schedule 57: Executory Contracts and Unexpired Leases (Official Form 106A). Do not include any creditors with partially secured claims and Unexpired Leases (Official Form 106A). Do not include any creditors with partially secured claims and Part 2.  List All of Your PRIORITY Unsecured Claims against you?  No. Go to Part 2.  Secured Part 3. If a creditor has more than one priority unsecured claim, list the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the cr	Deb	otor 1	Sheena		Jackson				
Case number   United States Bankruptcy Court for the: Northern   District of   Illinois   (State)			First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: Northern District of Illinois  Case number (Irknown)  Official Form 106E/F  Schedule E/F: Creditors Who Have Unsecured Claims  12/15  Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule B: Executory Contracts and Unexpired Leases (Official Form 106B/B) not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  No. Go to Part 2.  Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)									
Case number ((Ifknown))  Official Form 106E/F  Schedule E/F: Creditors Who Have Unsecured Claims  12/15  Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A) and on Schedule C: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?    No. Go to Part 2.   Yes.	(Spc	ouse, if filing)	First Name	Middle Name	Last Name				
Case number ((Irknown))  Official Form 106E/F  Schedule E/F: Creditors Who Have Unsecured Claims  12/15  Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  No. Go to Part 2.  Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	Uni	ted States E	Sankruptcy Court for the:	Northern	District of Illinois				
Official Form 106E/F  Schedule E/F: Creditors Who Have Unsecured Claims  12/15  Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  Ves.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	_			•	(State)				
Schedule E/F: Creditors Who Have Unsecured Claims  Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  No. Go to Part 2.  Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)									
Schedule E/F: Creditors Who Have Unsecured Claims  Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  Ves.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	Of	ficial F	orm 106F/F				Ch	eck if this is a	n amended filing
Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)									
other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on <i>Schedule A/B: Property</i> (Official Form 106A/B) and on <i>Schedule G: Executory Contracts and Unexpired Leases</i> (Official Form 106G). Do not include any creditors with partially secured claims that are listed in <i>Schedule D: Creditors Who Hold Claims Secured by Property</i> . If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  No. Go to Part 2.  Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	Sc	chedu	ule E/F: Cre	editors Who	Have Unse	cured Claims			12/15
Yes.  List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	othe Forn clair the c know	er party to a n 106A/B) a ns that are entries in t wn).	any executory contracts and on <i>Schedule G: Exe</i> I listed in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that ecutory Contracts and Une Creditors Who Hold Claims tach the Continuation Pa	could result in a claim. expired Leases (Official is Secured by Property. It	Also list executory contracts Form 106G). Do not include a more space is needed, copy	s on <i>Sched</i> iny credito the Part y	dule A/B: Propers with partice of the particle of the particle of the partice of the particle	perty (Official ally secured it out, number
Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	1.	Do any ci	reditors have priority ur	nsecured claims against y	ou?				
2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)		<b>√</b> No. (	Go to Part 2.						
listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)		Yes.							
	2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit s in alphabetical order accord re than one creditor holds a	y and nonpriority amount ding to the creditor's name particular claim, list the oth	s, list that claim here and show e. If you have more than two pr ner creditors in Part 3.	both priorit	ty and nonprio	ority amounts.
		(For an ex	planation of each type of	claim, see the instructions f	or this form in the instruct	tion booklet.)		<b>.</b>	

claim

amount

amount

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Debtor 1 Sheena Jackson Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Chicago Parking \$250.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured Parking Tickets Is the claim subject to offset? Yes 4.2 ComEd \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Center Street Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Illinois 60181 Oakbrook Terrace City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Electric Is the claim subject to offset? **✓** No Yes CONVERGENT OUTSOURCING 4.3 \$226.00 7062 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 9004 6/1/2016 Number As of the date you file, the claim is: Check all that apply. Contingent Washington 98057 Renton Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: **✓** No Other. Specify COMCAST Yes

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Debtor 1 Sheena Jackson Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - (	Continuation Page	
	After listing any entries on this page, number them	beginning with 4.5, followed by 4.6, and so forth.	Total claim
4.4	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street	Last 4 digits of account number 1019  When was the debt incurred? 10/1/2015	\$58,366.00
	WILKES BARRE Pennsylvania 1877 City State Zip C Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt ls the claim subject to offset?  ✓ No  Yes	Ode  ☐ Disputed  Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar	
4.5	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street  WILKES BARRE Pennsylvania 1877 City State Zip C Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt is the claim subject to offset?  No Yes	Ode  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	\$3,347.00
4.6	EUNICE COLLINS  Nonpriority Creditor's Name 13183 N 77th Dr  Number Street  Peoria Arizona 8538 City State Zip C  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debts to design and subject to offset?  No  Yes	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	\$4,867.00

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	Franciscan St James - Chicago Heights Nonpriority Creditor's Name 1423 Chicago Rd Number Street	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent	\$0.00
	Chicago Heights Illinois 60411 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Notice Only	
4.8	Great Lakes Specialty Finance, Inc., dba Check 'n Go Nonpriority Creditor's Name 2003 W. 79th St.  Number Street  Chicago Illinois 60620 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	When was the debt incurred?	\$2,000.00
4.9	HARRIS & HARRIS LTD  Nonpriority Creditor's Name 111 W Jackson Blvd Ste 600  Number Street  Chicago Illinois 60604  City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	When was the debt incurred?	\$0.00

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Debtor 1 Sheena Jackson Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Illinois Tollway \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Illinois 60515 Downers Grove Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Tollway Fines Is the claim subject to offset? **✓** No Yes 4.11 MIRAMEDRG \$300.00 2918 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name When was the debt incurred? 3/1/2015 111 WEST JACKSON Number As of the date you file, the claim is: Check all that apply. Contingent CHICAGO 60604 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes Municipal Collections of America Inc 4.12 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3348 Ridge Road Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60438 Lansing Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Notice Only

✓ No Yes

Is the claim subject to offset?

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Debtor 1 Sheena Jackson Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 National Louis University \$523.00 Last 4 digits of account number Nonpriority Creditor's Name 122 S. MICHIGAN AVENUE When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60603 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Tuition Is the claim subject to offset? **✓** No Yes 4.14 Nicor Gas \$400.00 Last 4 digits of account number \_ Nonpriority Creditor's Name n/a PO Box 0632 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Aurora Illinois 60507 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Gas Utility Other. Specify \_\_\_ Is the claim subject to offset? **✓** No Yes 4.15 Village of Crete \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 524 West Exchange Street n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60417 Crete Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_

**✓** No Yes

Is the claim subject to offset?

Unsecured Ticket

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Jackson Debtor 1 Sheena Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Village of Sauk Village \$600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 21801 Torrence Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60411 Sauk Village Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Unsecured Tickets Is the claim subject to offset? **✓** No Yes 4.17 Village of South Chicago Heights \$270.00 Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? 3317 Chicago Road Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Heights Illinois 60411 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Unsecured Is the claim subject to offset?

✓ No Yes Case 17-07434 Doc 1 Filed 03/09/17 Entered 03/09/17 19:02:31 Desc Main Document Page 31 of 74

Debtor 1 Sheena Jackson Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information i nounts for each type of unsecured claim.	s for s	tatistical reportinç	j purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.	6.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$61,713.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$11,936.00	
	6i Total Add lines 6f through 6i	6i	\$73,649.00	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Sheena	Jackson	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(======

#### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument rag	jc 33 0	1 74
Fill	in this infor	mation to identify your c	ase:			
Deb	otor 1	Sheena		Jackson		
		First Name	Middle Name	Last Name		
	otor 2					
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Uni	ted States B	Sankruptcy Court for the:	Northern	District of Illinois		
0			_	(State)		
	se number lown)	-				
	•					Check if this is an
						amended filing
Of	ficial	Form 106H				
Sc	hedul	e H: Your Cod	lebtors			12/15
Code	ehtors are	neonle or entities who	are also liable for any del	ots you may have Be	as comple	te and accurate as possible. If two married people are
		• •	-	-	-	needed, copy the Additional Page, fill it out, and number
			tach the Additional Page	to this page. On the	top of any	Additional Pages, write your name and case number (if
knov	wn). Answe	r every question.				
1.	Do vou ha	ve anv codebtors? (If vo	ou are filing a joint case, do	not list either spouse as	a codebto	or.)
	<b>√</b> No	• ,	<b>5</b> ,	·		
	Yes					
_		last Overen have ver	lived in a semanusity are			unity property atotac and towitaries include Avizana California
۷.			kico, Puerto Rico, Texas, W			unity property states and territories include Arizona, California,
		Go to line 3.	, , , , , , , , , , , , , , , , , , , ,	<b>J</b> .,	,	
	Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at the	e time?	
		No		,		
		-	v state or territory did voi	live?	Fill in	the name and current address of that person.
	ш	163. III WIIICH COMINUM	y state or territory and you	- IIVG:	' ' ''' '''	The name and current address of that person.
		Name of your spouse of	ormer spouse, or legal equ	valont		
		Name of your spouse, i	onner spouse, or legal equ	valerri		
		Number Street				
		City	State	Zip C	Code	
3.	In Column	ı 1, list all of your codel	otors. Do not include you	spouse as a codebto	r if your sp	couse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this inf	ormation to identify	your case:						
Debtor 1	Sheena		Jackso	on				
	First Name	Middle Name	Last N		)	– Che	eck if this is:	
Debtor 2	F' at Ni and	NAC-L-III - N.L.	1 1 N 1			-   -	An amended filing	
(Spouse, if filing)	First Name	Middle Name	Last N	ame	)		A supplement showing post-petition chapter 13	
United States the:	Bankruptcy Court for	Northern	District of Illi				expenses as of the following date:	
Case number			(5	tate	)			
(If known)							MM / DD / YYYY	
Official I	Form 106I							
Schedul	e I: Your In	come					12/15	
spouse. If mo number (if kn		, attach a separate she y question.			_	-	not include information about your ional pages, write your name and case	
•	r employment		Debtor 1	Debtor 1			Debtor 2	
informatio	n.	Employment status	- Emplo	✓ Employed  Not Employed			Employed	
	e more than one job, eparate page with						Not Employed	
information	about additional			•	•			
employers.		Occupation					- 1	
Include par self-emplo	t time, seasonal, or yed work.	Betty Shab	Betty Shabazz International					
Occupation	n may include student	Employer's address	7823 S. Ellis Number Street					
•	aker, if it applies.						Number Street	
			Chicago		Illinois	60619		
			City		State	Zip Code	City State Zip Code	
		How long employed there?						
Part 2: Giv	e Details About N	onthly Income						
Estimate mo	onthly income as of t	he date vou file this form	<b>n.</b> If vou have	noth	nina to repo	rt for anv line. \	write \$0 in the space. Include your non-filing	
spouse unles	s you are separated.	-	·					
	non-filing spouse have attach a separate she		combine the	infor	mation for a	all employers fo	or that person on the lines below. If you need	
					For D	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (before, calculate what the monthly v		2.		\$4,416.66		
3. Estimate	e and list monthly over	rtime pay.		3.		+ \$0.00		
4. Calculat	e gross income. Add li	ne 2 + line 3.		4.		\$4,416.66		

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Debtor 1Sheena	Jackson	Case number	(if			
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse			
Copy line 4 here	<b>→</b> 4.	\$4,416.66	non-ming spouse			
5. List all payroll deductions:	·············					
5a. Tax, Medicare, and Social Security deductions	5a.	\$270.94				
5b. Mandatory contributions for retirement plans	5b.	\$287.06				
5c. Voluntary contributions for retirement plans	5c.	\$0.00				
5d. Required repayments of retirement fund loans	5d.	\$0.00				
5e. Insurance	5e.	\$518.03				
5f. Domestic support obligations	5f.	\$0.00				
5g. Union dues	5g.	\$0.00				
		\$0.00 +	·			
	-					
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + +5h.	+5f + 5g 6.	\$1,076.03				
7. Calculate total monthly take-home pay. Subtract line 6 from li	ne 4. 7.	\$3,340.63				
8. List all other income regularly received:						
8a. Net income from rental property and from operating a business, profession, or farm						
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, at the total monthly net income.	nd 8a.	\$0.00				
8b. Interest and dividends	8b.	\$0.00				
8c. Family support payments that you, a non-filing spouse, of dependent regularly receive	-					
Include alimony, spousal support, child support, maintenanc divorce settlement, and property settlement.	e, 8c	\$0.00				
8d. Unemployment compensation	8d.	\$0.00				
8e. Social Security	8e.	\$0.00				
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:		<b>20.00</b>				
Co. Donoion ou vetivement income	8f.	\$0.00	<del></del>			
8g. Pension or retirement income	8g.	\$0.00				
8h. Other monthly income. Specify: prorated tax return	8h. + _	\$615.00 +				
9. <b>Add all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h. 9.	\$615.00				
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	spouse 10.	\$3,955.63 +	=	\$3,955.63		
11. State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of yo friends or relatives.  Do not include any amounts already included in lines 2-10 or am	ur household, your d	ependents, your roomm	•			
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> .  Specify:  11. 4						
				\$0.00		
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical States				\$3,955.63		
				Combined monthly income		
13. Do you expect an increase or decrease within the year after	er you file this form?					
✓ No.						
Yes. Explain:				<del></del>		
Тоо. Ехріант.						

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Fill in this infor	mation to identify	your case:			
Debtor 1	Sheena		Jackson		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States E	Bankruptcy Court f		District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)			(Grate)	MM / DD / YYY	<u></u>
Official	Form 10	6 <u>J</u>			
Schedul	e J: Your	Expenses			12/15
information. If		s possible. If two married people a eded, attach another sheet to this on.			
Part 1: Des	cribe Your Hou	sehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
	nes Debtor 2 live	in a separate household?			
	_	m a separate nousenora.			
L	No				
	Yes. Debtor 2 r	nust file Official Forms 106J-2, <i>Expel</i>	nses for Separate Household of Debt	or 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Relative	2 years	☑ No. ✓ Yes.
			Child	15 years	Yes. No.
			Offilia	13 years	✓ Yes.
			Child	19 years	No.
					Yes.
			Child	20 years	No.
				-	✓ Yes.
	-	✓ No Yes			
Part 2: Estil	mate Your Ong	oing Monthly Expenses			
	of a date after the	rour bankruptcy filing date unless y bankruptcy is filed. If this is a sup			
		non-cash government assistance uded it on Schedule I: Your Income			Your expenses
	or home owners	thip expenses for your residence. In t. 4.	nclude first mortgage payments and		\$600.00 4.
If not incl	uded in line 4:				
4a. Real es	state taxes				4a <b>\$0.00</b>
4b. Proper	ty, homeowner's,	or renter's insurance			4b. <b>\$0.00</b>
4c. Home	maintenance, repa	air, and upkeep expenses		4c. <b>\$0.00</b>	

4d. Homeowner's association or condominium dues

4d.

\$0.00

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Debtor 1 Sheena First Name Middle Name Last Name Case number (if known)

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural g	as	6a.	\$0.00
6b. Water, sewer, garbage co	ollection	6b.	\$0.00
6c. Telephone, cell phone, Ir	nternet, satellite, and cable services	6c.	\$275.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping su	pplies	7.	\$1,150.00
8. Childcare and children's ed	ducation costs	8.	\$0.00
9. Clothing, laundry, and dry o	cleaning	9.	\$225.00
10. Personal care products as	nd services	10.	\$225.00
11. Medical and dental expen	ses	11.	\$30.00
12. <b>Transportation.</b> Include ga Do not include car payment	s, maintenance, bus or train fare.	12.	\$400.00
13. Entertainment, clubs, rec	reation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	and religious donations	14.	\$80.00
15. <b>Insurance.</b> Do not include insurance dec	ducted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$250.00
15d. Other insurance. Specif	y:	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	ents:	10	
17a. Car payments for Vehic		17a	\$0.00
17b. Car payments for Vehic	le 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	r, maintenance, and support that you did not report as deducted from		\$0.00
	ule I, Your Income (Official Form 106I).	18.	·
	to support others who do not live with you.	40	**
Specify:	ses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other pro		20a	\$0.00
20b. Real estate taxes.	, - · · ·	20b	\$0.00
20c. Property, homeowner's	. or renter's insurance	20c	\$0.00
20d. Maintenance, repair, an		20d	\$0.00
20e. Homeowner's associati			
	5 5. 5535IIIIMIII 4460	20e	\$0.00

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Debtor 1 Sheena		Jackson	Case number (if known)	
First Name	Middle Name	Last Name		
21. <b>Other.</b> Specify:			21	\$0.00
00.0-1-1-1				
22. Calculate your monthly	•			\$3,235.00
22a. Add lines 4 through 2				\$0.00
, ,	ly expenses for Debtor 2), if any,			\$3,235.00
22c. Add line 22a and 22b	o. The result is your monthly exp	enses.	22.	
23. Calculate your monthly	net income.			
23a. Copy line 12 (your co	ombined monthly income) from S	Schedule I.	23a	\$3,955.63
23b. Copy your monthly 6	expenses from line 22 above.		23b	\$3,235.00
23c. Subtract your month!	ly expenses from your monthly in	ncome.		\$720.63
The result is your mo	onthly net income.		23c	
	ect to finish paying for your car le crease or decrease because of a n			

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Fill in this information to identify your case:						
Debtor 1	Sheena		Jackson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			,,			

### Official Form 106Dec

П	Check if this is an
	amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	<b>▼</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Sheena Jackson	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/9/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this info	rmation to identify your (	case:						
Debtor 1	Sheena			Jackson				
	First Name	Middle	Name	Last Nam	е			
Debtor 2 (Spouse, if filing)	First Name	Middle	Name	Last Nam	e			
United States I	Bankruptcy Court for the:	Northern		District of Illino	is			
Case number				(Stat	e)			
(If known)								Check if this is a
Official	Form 107							amended filing
Stateme	nt of Financia	al Δffaire f	or Indi	viduals	Filing fo	r Rankrı	ıntcv	12/1
information. number (if kn	ete and accurate as po If more space is need own). Answer every o	ed, attach a sep juestion.	arate shee	t to this form	. On the top o			
	e Details About Your		and wher	e You Livea	ветоге			
1. What is	your current marital st	atus?						
	ırried t married							
	rmamed							
2. During	the last 3 years, have y	ou lived anywher	e other thai	n where you liv	re now?			
□ No								
✓ Yes	s. List all of the places y	ou lived in the las	st 3 years. D	o not include v	vhere you live i	now.		
De	btor 1:		Dates De	btor 1 lived	Debtor 2:			Dates Debtor 2 lived there
					Same a	s Debtor 1		Same as Debtor 1
367	79 Ronald Rd.				_			_
Nu	mber Street		From 0		Number Stre	eet		From
			To 05	5/2015				To
Cre City		Zip Code			City	State	Zip Code	
					Same a	s Debtor 1		Same as Debtor 1
					_			_
Nu	mber Street		From		Number Stre	eet		From
			То					To
City	y State	Zip Code			City	State	Zip Code	
					-			. , ,
	<b>e last 8 years, did you e</b> <i>pries</i> include Arizona, Calif							Community property states .)
<b>✓</b> No								
	Make sure you fill out S	chedule H: Your	Codebtors	(Official Form	106H).			

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Jackson Debtor 1 Sheena Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$8153.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$35291.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$40000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 Unemployment \$8,500.00 For the calendar year before that: (January 1 to December 31, 2015

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Jackson Debtor 1 Sheena \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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or 1	Sheena			Ja	ıckson	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi corp age	ders include you porations of whic	r relatives; a th you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
П	Yes. List all pag	yments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	•	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name				<u> </u>		
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Jackson Debtor 1 Sheena Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property paycheck 12/2016 \$0 **EUNICE COLLINS** Creditor's Name Explain what happened 13183 N 77th Dr Number Street Property was repossessed. Property was foreclosed. Arizona 85381 Peoria Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

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Debt	tor 1 Sheena	Jackson	Case number (if known)	
	First Name Middle Name	Last Name	<del></del>	
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		nk or financial institution, set off any amou	unts from your
	<b>✓</b> No			
	Yes. Fill in the details.			
		Describe the action the	creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
	Names east			
		Last 4 digits of account nu	mber: XXXX-	
	Cit. Chata 7in Carla			
	City State Zip Code			
	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another officia		ssession of an assignee for the benefit of	creditors, a court-
	T N			
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	l you give any gifts with a tot	al value of more than \$600 per person?	
13.	- No	l you give any gifts with a tota	al value of more than \$600 per person?	
13.	✓ No	d you give any gifts with a tot	al value of more than \$600 per person?	
13.	- No	d you give any gifts with a tot	al value of more than \$600 per person?	
13.	✓ No	d you give any gifts with a total	Dates you gave the	Value
13.	✓ No  Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600		Dates you gave the	Value
13.	✓ No  Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person		Dates you gave the	Value
13.	✓ No  Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600		Dates you gave the	Value
13.	✓ No  Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person		Dates you gave the	Value
13.	✓ No  Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift		Dates you gave the	Value
13.	✓ No  Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person		Dates you gave the	Value
13.	✓ No  Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street		Dates you gave the	Value
13.	✓ No  Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift		Dates you gave the	Value
13.	Ves. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street  City State Zip Code		Dates you gave the	Value
13.	✓ No  Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street		Dates you gave the	Value
13.	Ves. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street  City State Zip Code		Dates you gave the	Value
13.	Ves. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street  City State Zip Code Person's relationship to you		Dates you gave the	Value
13.	Ves. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street  City State Zip Code		Dates you gave the	Value
13.	Ves. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street  City State Zip Code Person's relationship to you		Dates you gave the	Value
13.	Ves. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street  City State Zip Code Person's relationship to you		Dates you gave the	Value
13.	Ves. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street  City State Zip Code Person's relationship to you		Dates you gave the	Value
13.	No Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street  City State Zip Code Person's relationship to you  Person to Whom You Gave the Gift		Dates you gave the	Value
13.	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street  City State Zip Code Person's relationship to you  Person to Whom You Gave the Gift  Number Street		Dates you gave the	Value
13.	No Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Number Street  City State Zip Code Person's relationship to you  Person to Whom You Gave the Gift		Dates you gave the	Value

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	Sheena	Jackson	Case number (if known	1)	
	First Name Middle Nam	me Last Name		, <u> </u>	
. Wit	hin 2 years before you filed for bankrup	otcy, did you give any gifts or contribu	tions with a total value o	f more than \$600	to any charity?
	. N-				
✓	No				
	Yes. Fill in the details for each gift or co	ontribution.			
	Gifts or contributions to charities	Describe what you centri	hutad	Data you	Value
	that total more than \$600	Describe what you contri	butea	Date you contributed	Value
	that total more than \$000			Contributed	
	Charity's Name				
	•				
	Number Street				
	Number Street				
	City State Zip Co	ode.			
	Oity State Zip Ot	Sue			
+ G.	List Certain Losses				
. О.	2.0t				
	Yes. Fill in the details.  Describe the property you lost and how the loss occurred	Describe any insurance of Include the amount that ins	surance has paid. List	Date of your loss	Value of property lost
		pending insurance claims of	n line 33 of <i>Schedule</i>		
		A/B: Property.			
rt 7:	List Certain Payments or Transfer	rs			
abo	hin 1 year before you filed for bankrupt out seeking bankruptcy or preparing a b lude any attorneys, bankruptcy petition pre	pankruptcy petition?			anyone you consulte
abo	out seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition pre	pankruptcy petition?			anyone you consulte
abo	out seeking bankruptcy or preparing a k lude any attorneys, bankruptcy petition pre	pankruptcy petition?			anyone you consulte
abo	out seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition pre	pankruptcy petition? parers, or credit counseling agencies for	services required in your ba	nkruptcy.	
abo	out seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition pre	pankruptcy petition?	services required in your ba	nkruptcy.  Date payment	Amount of
abo	out seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition pre	parers, or credit counseling agencies for some parers.  Description and value of a	services required in your ba	nkruptcy.  Date payment or transfer	
abo	out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition pre No Yes. Fill in the details.	parkruptcy petition? parers, or credit counseling agencies for a  Description and value of a  transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition pre No Yes. Fill in the details.  Semrad Law Firm	parers, or credit counseling agencies for some parers.  Description and value of a	services required in your ba	nkruptcy.  Date payment or transfer	Amount of
abo	out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition pre  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid	parkruptcy petition? parers, or credit counseling agencies for a  Description and value of a  transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition pre  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 S. Clark Street	parkruptcy petition? parers, or credit counseling agencies for a  Description and value of a  transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition pre  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid	parkruptcy petition? parers, or credit counseling agencies for a  Description and value of a  transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition pre  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 S. Clark Street	parkruptcy petition? parers, or credit counseling agencies for a  Description and value of a  transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060 City State Zip Co	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060 City State Zip Co	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060 City State Zip Co	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060 City State Zip Co	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060 City State Zip Co	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060 City State Zip Co Email or website address Person Who Made the Payment, if Not You	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060 City State Zip Co	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060 City State Zip Co Email or website address Person Who Made the Payment, if Not You	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060 City State Zip Co Email or website address Person Who Made the Payment, if Not You	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060 City State Zip Co Email or website address Person Who Made the Payment, if Not Yo Person Who Was Paid	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060 City State Zip Co Email or website address Person Who Made the Payment, if Not You	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060 City State Zip Co Email or website address Person Who Made the Payment, if Not Yo Person Who Was Paid	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 6060 City State Zip Co Email or website address Person Who Was Paid Number Street  Person Who Made the Payment, if Not You	Description and value of a transferred  Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment

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Debt	or 1	Sheena		Jackson	Case number (if known)		
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed for pyou deal with your credito not include any payment or tra  No  Yes. Fill in the details.	rs or to make payme		r behalf pay or transfer	any property to an	nyone who promised to
	Ц	res. I iii iii uie detaile.		Description and value of any transferred	property	Date payment or transfer was	Amount of payment
						made	
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
10.	the Incl	ordinary course of your bus	iness or financial affa d transfers made as se	curity (such as the granting of a s			
				Description and value of any property transferred		property or ceived or debts pa	Date transfer was made
		Person Who Received Transf	er				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Transf	er				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.	ben	hin 10 years before you filed reficiary? ese are often called asset-prote No Yes. Fill in the details.		you transfer any property to a s	self-settled trust or sim	lar device of whic	:h you are a
	_			Description and value of th	e property transferred		Date transfer was made
		Name of trust					

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Jackson Debtor 1 Sheena Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City

City

State

Zip Code

State

Zip Code

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Jackson Debtor 1 Sheena Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Sheena			Jackson	Case nui	mber (if known)	
		First Name		Middle Name	Last Name			
26.		e you been a part	y in any judio	cial or administr	ative proceeding under	any environmental l	law? Include settlements and orde	ers.
	П	Yes. Fill in the det	tails.					
	Н				Court or agency	N	lature of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			NumberStreet			Concluded
		1			City State	Zip Code		_
Part	11:	Give Details Al	oout Your E	Business or Co	nnections to Any Bu	ısiness		
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the follo	owing connections to any business	s?
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma	pility company (L o anaging executiv	de, profession, or othe LC) or limited liability particles e of a corporation quity securities of a cor	artnership (LLP)	me or part-time	
		An owner or	at least 5 70 C	in the voting or e	quity securities of a cor	poration		
	<b>V</b>	No. None of the a	above applie	s. Go to Part 12.				
	Ħ				details below for each I	ousiness.		
	ш		- -  -  -  -  -  -  -  -  -  -  -  -			ure of the business	Employer Identification r	umber De not
					Describe the nati	ure of the business	Employer Identification n include Social Security n	
							EIN:	
		Business Name			_		LIIV.	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code			FromTo	
					Describe the nat	ure of the business	Employer Identification n include Social Security n	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
					Name of account	ant or bookkeeper		
		City	State	Zip Code	_		From To	
					Describe the nat	ure of the business	Employer Identification n include Social Security n	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		From To	

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Debt	tor 1 Sheena			Jackson	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o		r bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
		the details below.			
				Date issued	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	_	
Part	12: Sign Be	low			
t	rue and correct a bankruptcy ca	t. I understand tha	t making a false sta	tement, concealing proper	onts, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Sheena Jac	kson		×
		Signature of Debto	r 1		Signature of Debtor 2
		Date 3/9/2017			Date
	Did you attach	additional pages to	Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
[	✓ No Yes				
	Did you pay or a	agree to pay some	ne who is not an at	torney to help you fill out b	ankruptcy forms?
<b>[</b>	<b>√</b> No				
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

Prior to the filing of this statement I have received \$350.00			Northern	District of Illinois		
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR  1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept  Prior to the filing of this statement I have received  S350.00  Balance Due  2. The source of the compensation paid to me was:  Debtor Other (specify)  3. The source of the compensation paid to me is:  Debtor Other (specify)  4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  Learning that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  Signature of Attorney  Semiral Law Firm	In re	Sheena Jackson		Case	No	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR  1. Pursuant to 11 U.S.C. § 329(a) and Fad. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in benkruptoy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptoy case is as follows:  For legal services, I have agreed to accept  \$4,000.00  Prior to the filing of this statement I have received  Balance Due  2. The source of the compensation paid to me was:    Debtor		Debtor	_			,
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept  S360.00  Balance Due  S3,660.00  2. The source of the compensation paid to me was:  Debtor  Other (specify)  3. The source of the compensation paid to me is:  Debtor  Other (specify)  4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  Thave agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  Senrad Law Firm				Chap	ter	Chapter 13
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept  \$4,000.00  Belance Due  2. The source of the compensation paid to me was:  Debtor  Other (specify)  3. The source of the compensation paid to me is:  Debtor  Other (specify)  4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  Signature of Attomey  Semmad Law Firm		DISCLOSURE OF	COMPENSA	ATION OF ATTORI	NEY FO	R DEBTOR
Prior to the filing of this statement I have received  Balance Due  2. The source of the compensation paid to me was:  Debtor Other (specify)  3. The source of the compensation paid to me is:  Debtor Other (specify)  4. Debtor Other (specify)  1 have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm.  I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  3/9/2017    July Jason Diaz   Signature of Attorney   Signature of Attorney   Semrad Law Firm	1.	compensation paid to me within one	year before the filing	g of the petition in bankruptcy, c	or agreed to b	pe paid to me, for services
2. The source of the compensation paid to me was:    Debtor		For legal services, I have agreed to a	ccept			\$4,000.00
2. The source of the compensation paid to me was:    Debtor		Prior to the filing of this statement I	have received			\$350.00
3. The source of the compensation paid to me is:    Debtor		Balance Due				\$3,650.00
3. The source of the compensation paid to me is:    Debtor	2.	The source of the compensation pai	d to me was:			
Debtor Other (specify)  4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  //s/ Jason Diaz  Signature of Attomey  Semrad Law Firm		<b>J</b> Debtor	Other	specify)		
4.	3.	The source of the compensation pai	d to me is:			
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  //s/ Jason Diaz  Signature of Attomey  Semrad Law Firm		<b>✓</b> Debtor	Other (	specify)		
members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  3/9/2017  Date  Signature of Attomey  Semrad Law Firm	4.			pensation with any other person	unless they	are
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  3/9/2017  Date  Signature of Attomey  Semrad Law Firm		members or associates of my la	w firm. A copy of the	agreement, together with a list of		
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  3/9/2017  Date  Signature of Attorney  Semrad Law Firm	5.	<ul> <li>a. Analysis of the debtor's final</li> </ul>				
d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  3/9/2017  Jason Diaz  Signature of Attorney  Semrad Law Firm		b. Preparation and filing of any	petition, schedules,	statements of affairs and plan w	hich may be	required;
CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.    3/9/2017		c. Representation of the debtor	at the meeting of cr	editors and confirmation hearing	ı, and any ad	journed hearings thereof;
CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.    3/9/2017		d. Representation of the debtor	in adversary proceed	dings and other contested bankr	uptcy matte	rs;
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.    3/9/2017	6.	By agreement with the debtor(s), the	above-disclosed fee	does not include the following	services:	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.    3/9/2017						
debtor(s) in this bankruptcy proceedings.  3/9/2017  Date  /s/ Jason Diaz  Signature of Attorney  Semrad Law Firm			CE	RTIFICATION		
Date Signature of Attorney  Semrad Law Firm			te statement of any a	greement or arrangement for pa	yment to me	for representation of the
Date Signature of Attorney  Semrad Law Firm		3/9/2017		/s/ Jason Dia	nz	
		Date		Signature of Atto	rney	
				Semrad Law Fi	rm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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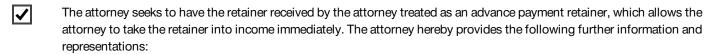
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 3/9/2017	_
Signed:	
/s/ Sheena Jackson	_
	/s/ Jason Diaz
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
<a href="mailto:20AndDebtCounselors.aspx">20AndDebtCounselors.aspx</a>

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Jackson, Sheena	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX
Th knowledge		that the attached list of creditors is to	rue and correct to the best of their
Date:	3/9/2017	/s/ Jackson, She Jackson, Sheen Signature of De	a

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

HERTG ACCPT 1420 S MICHIGAN SOUTH BEND, IN, 46556

MIRAMEDRG 111 WEST JACKSON CHICAGO, IL, 60604

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON, WA, 98057

Illinois Tollway PO Box 5544 Chicago, IL, 60680

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Village of Sauk Village 21801 Torrence Ave Sauk Village, IL, 60411

OCWEN LOAN PO Box 24605 West Palm Beach, FL, 33416

Village of Crete 524 West Exchange Street Crete, IL, 60417

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181 Nicor Gas PO Box 0632 Aurora, IL, 60507

Great Lakes Specialty Finance, Inc., dba Check 'n Go 511 E Norris Dr Ottawa, IL, 61350

Franciscan St James - Chicago Heights 1423 Chicago Rd Chicago Heights, IL, 60411

EUNICE COLLINS 13183 N 77th Dr Peoria, AZ, 85381

Village of South Chicago Heights 3317 Chicago Road Chicago Heights, IL, 60411

Municipal Collections of America Inc 3348 Ridge Road Lansing, IL, 60438

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

National Louis University 122 S. MICHIGAN AVENUE Chicago, IL, 60603

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Debtor 1 Sheena First Name		kson C	ase number (if known)		
	estions for Reporting Purposes	ivane			
16. What kind of debts do you have?	16a. Are your debts primarily or "incurred by an individual pr No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily by money for a business or invention of the incomplete of	rimarily for a personal, f usiness debts? Busine estment or through the	family, or household p ess debts are debts that e operation of the busi	ourpose." It you incurred to obtain ness or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter 7.  Yes. I am filing under Chapter 7.  expenses are paid that fund  No.  Yes.	. Do you estimate that after			
<sup>18.</sup> How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>☐ 50-99</li><li>☐ 100-199</li><li>☐ 200-999</li></ul>	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	□ \$0-\$50,000 ☑ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	550 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	550 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
For you	correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and \$571.				
	Signature of Debtor 1		Signature of Debtor	2	
	Executed on 3/9/2017 MM / DD /	<b>Y</b>	Executed on	MM / DD / YYYY	

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Fill in this infor	mation to identify your ca	ase:			
Debtor 1	Sheena		Jackson		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)		522 I II - 61			
(Spouse, it liling)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)				<del></del>	
Official	Form 106De	<u> </u>			Check if this is an amended filing
Official	TOITI TOODE	<u>C</u>			•
Declarat	ion About an	Individual Deb	tor's Schedules		12/15
				Linformation	
if two married	people are illing togethe	er, both are equally respo	onsible for supplying correc	t mormation.	
money or prop	his form whenever you fi erty by fraud in connect 1341, 1519, and 3571.	ile bankruptcy schedules ion with a bankruptcy ca	s or amended schedules. Ma se can result in fines up to	aking a false statement, concealing property \$250,000, or imprisonment for up to 20 year	y, or obtaining rs, or both. 18
Part 1: Sign	n Below				
Did you p	ay or agree to pay some	one who is NOT an attor	ney to help you fill out bank	kruptcy forms?	
<b>√</b> No					
Yes.	Name of person		Attach Bankruptcy l Signature (Official Fo	Petition Preparer's Notice, Declaration, and iorm 119).	
1				with this declaration and	
	naity of perjury, I declar are true and correct,—	e that I have read the su	mmary and schedules filed	with this declaration and	
mat mey					
🗶 /s/ Shee	na Jackson	to la	. 🗶		

Signature of Debtor 2

MM/DD/YYYY



Signature of Debtor 1

Date 3/9/2017 MM/DD/YYYY

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Debtor 1	1 Sheena		Jackson	Case number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before yo editors, or other partic		did you give a financial staten	nent to anyone about your business? Include all financial institutions,
	No Yes. Fill in the detail:	s below.		
	_		Date issued	
	Name		MM/DD/YYYY	_
	Number Street		and the second s	
	City	State Zip Code	•	
Part 12:	Sign Below			
true	and correct. I unders	tand that making a fals	e statement, concealing prop	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Date 3/9			Date
Did y	you attach additional	pages to Your Stateme	nt of Financial Affairs for Indiv	viduals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Did y	you pay or agree to pa	y someone who is not	an attorney to help you fill out	bankruptcy forms?
区	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).



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## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Debtor(s)	Case No.	Case No.		
		Chapter	Chapter13		
	VERIF	CICATION OF CREDITOR MATI	RIX		
Th knowledge		rify that the attached list of creditors is tru	e and correct to the best of their		
Date:	3/9/2017	/s/ Jackson, Shee Jackson, Sheena Signature of Debt	The state of the s		



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Debt	or 1 Sheena		Jackson	Case number (if known)	
	First Name	Middle Name	Last Name		
16.	Calculate the median	family income that applies to y	ou. Follow these st	eps:	
	16a. Fill in the state in	which you live.	Illinois	-	
	16b. Fill in the number	of people in your household.	5	<del></del>	
	16c. Fill in the median	family income for your state and si:	ze of		\$98,480.00
	household using the link spe	cified in the separate instructions fo		find a list of applicable median income amounts, go online t may also be available at the bankruptcy clerk's office.	
17.	How do the lines com	pare?			
	17a. Line 15b is le under 11 U.S	ess than or equal to line 16c. On th 6. <i>C. § 1325(b)(3)</i> . <b>Go to Part 3.</b> Do	e top of page 1 of to NOT fill out <i>Calcu</i>	this form, check box 1, Disposable income is not determined lation of Disposable Income (Official Form 122C-2).	
	U.S.C. § 132		Calculation of Dis	check box 2, Disposable income is determined under 11 posable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your	Commitment Period Under	11 U.S.C. §1325	5(b)(4)	
18.	Copy your total avera	ge monthly income from line 11	•		\$4,042.95
19.	Deduct the marital accommitment period un	djustment if it applies. If you are der 11 U.S.C. § 1325(b)(4) allows	married, your spous	se is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.	
	19a. If the marital adjus	stment does not apply, fill in 0 on l	ne 19a.		-\$0.00
	19b. Subtract line 19	a from line 18.			\$4,042.95
20.	Calculate your curren	nt monthly income for the year. I	follow these steps:		
	20a. Copy line 19b.				\$4,042.95
	Multiply by 12 (th	e number of months in a year).			x 12
	20b. The result is your	current monthly income for the year	ar for this part of the	e form.	\$48,515.40
	20c. Copy the median	family income for your state and si	ze of household fro	om line 16c.	\$98,480.00
21.	How do the lines com				
		an line 20c. Unless otherwise order d is 3 years. Go to Part 4.	ed by the court, on	the top of page 1 of this form, check box 3, The	
	Line 20b is more to 4, <i>The commitment</i>	han or equal to line 20c. Unless otl nt period is 5 years. Go to Part 4.	nerwise ordered by	the court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	Py signing horo L	declare under penalty of periun, tha	t the information or	n this statement and in any attachments is true and correct.	
	by signing nere, i	deciale utider penalty of perjury that		This statement and in any attachments is use and contest.	
	🗶 /s/ Sheena	Jackson Soul	4	×	
	Signature of D			Signature of Debtor 2	
	Date 3/9/201	17		Date	
	MM/DD	**************************************		MM/DD/YYYY	
	If you checked 17a If you checked 17b above.	a, do NOT fill out or file Form 1220 o, fill out Form 122C-2 and file it w	-2. ith this form. On lin	ne 39 of that form, copy your current monthly income from line	e 14



### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.



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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Do not sign if the fee amounts at top of this page are blank.